

Fill in this information to identify the case:

Debtor 1 Reginald Karl Warren

Debtor 2 Nichole Rogers Warren, A.K.A. Nichole L. Rogers
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of NC
(State)

Case number 11-80732

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Select Portfolio Servicing, Inc, servicing agent for
EMC Mortgage LLC Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 9 5 9 2

Property address: 602 WEEPING WILLOW DRIVE
Number Street

Durham, North Carolina 27704
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 10/01/2016
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. Total. Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Reginald Karl Warren
First Name Middle Name Last Name

Case number (if known) 11-80732

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

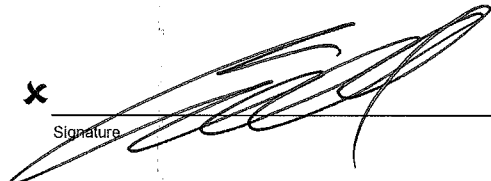
The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.


x
Signature
 Date 9/26/16

Print Craig S. Haskell
First Name Middle Name Last Name
 Title Attorney

Company Nodell, Glass & Haskell, LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 5540 Centerview Drive, Suite 416
Number Street
Raleigh, NC 27606
City State ZIP Code

Contact phone (919) 821-2600
 Email chaskell@nghlaw.org

CERTIFICATE OF SERVICE

This is to certify that the foregoing Response, has been served on the following parties to this action by depositing copies of the same in the United States Mail, first class, postage prepaid, and addressed as follows:

Reginald Karl Warren and Nichole Rogers Warren , A.K.A. Nichole L. Rogers
602 Weeping Willow Drive
Durham, NC 27704

John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Richard M. Hutson, II
PO Box 3613
Durham, NC 27702-3613

This the 26th day of September, 2016.



Craig S. Haskell
Attorney for Select Portfolio Servicing, Inc.